

TABLE B-77.—*Consumer credit outstanding, 1955–97*
[Amount outstanding (end of month); billions of dollars, seasonally adjusted]

Year and month	Total consumer credit ¹	Automobile	Revolving ²	Other ³
December:				
1955	41.9	13.5	.....	28.4
1956	45.4	14.5	.....	30.9
1957	48.1	15.5	.....	32.6
1958	48.3	14.3	.....	34.1
1959	55.9	16.6	.....	39.3
1960	60.0	18.1	.....	41.9
1961	62.2	17.7	.....	44.5
1962	68.1	20.0	.....	48.1
1963	76.6	22.9	.....	53.7
1964	86.0	25.9	.....	60.1
1965	96.0	29.4	.....	66.6
1966	101.9	31.0	.....	70.8
1967	106.9	31.1	.....	75.7
1968	117.4	34.4	2.0	81.0
1969	127.1	36.9	3.6	86.6
1970	131.5	36.3	4.9	90.2
1971	146.9	40.5	8.3	98.1
1972	166.1	47.8	9.4	108.9
1973	190.0	53.7	11.3	124.9
1974	198.8	54.2	13.2	131.3
1975	203.6	56.8	14.5	132.3
1976	224.8	65.9	16.6	142.3
1977	257.5	79.0	36.7	141.8
1978	302.1	95.8	45.2	161.0
1979	343.5	108.7	53.4	181.5
1980	350.1	112.0	55.1	183.0
1981	367.6	119.8	61.1	186.7
1982	384.6	127.5	66.5	190.7
1983	433.7	146.2	79.1	208.4
1984	512.8	175.3	100.3	237.2
1985	592.7	210.8	124.7	257.1
1986	646.3	247.1	141.2	258.0
1987	676.3	266.1	160.9	249.4
1988 ⁴	719.0	285.3	184.6	249.2
1989	779.0	290.8	211.2	277.0
1990	789.3	283.5	238.6	267.2
1991	777.2	263.4	263.7	250.1
1992	779.9	262.7	278.2	239.1
1993	838.6	288.0	309.9	240.7
1994	959.7	327.9	365.5	266.4
1995	1,094.2	364.2	443.0	287.0
1996	1,179.9	392.4	499.2	288.3
1996: Jan	1,102.3	367.0	447.3	288.1
Feb	1,113.3	370.5	454.0	288.8
Mar	1,123.2	373.7	460.2	289.4
Apr	1,133.0	376.8	466.3	289.8
May	1,141.4	380.0	471.1	290.2
June	1,151.0	383.8	474.8	292.4
July	1,161.5	388.1	479.5	293.9
Aug	1,169.9	388.8	483.3	297.8
Sept	1,170.7	389.9	485.3	295.6
Oct	1,177.3	391.4	490.6	295.4
Nov	1,179.5	390.4	495.0	294.1
Dec	1,179.9	392.4	499.2	288.3
1997: Jan	1,189.7	393.4	505.3	291.0
Feb	1,195.4	393.8	509.3	292.3
Mar	1,197.3	392.6	509.5	295.2
Apr	1,206.2	396.5	512.4	297.3
May	1,209.5	397.5	514.3	297.7
June	1,211.7	399.8	516.2	295.8
July	1,216.1	403.2	520.2	292.6
Aug	1,222.2	403.2	523.7	295.3
Sept	1,223.8	405.7	526.4	291.7
Oct	1,235.2	410.4	529.9	294.9
Nov ^p	1,231.0	409.1	528.1	293.8

¹ Covers most short- and intermediate-term credit extended to individuals through regular business channels, usually to finance the purchase of consumer goods and services or to refinance debts incurred for such purposes. Credit secured by real estate is excluded.

² Consists of credit cards at retailers, gasoline companies, and commercial banks, and check credit at commercial banks. Excludes 30-day charge credit held by travel and entertainment companies. Prior to 1968, included in "other." Beginning 1977, includes open-end credit at retailers, previously included in "other." Also beginning 1977, some retail credit was reclassified from commercial into consumer credit.

³ Includes mobile home loans and all other loans not included in automobile or revolving credit, such as loans for education, boats, trailers, or vacations. These loans may be secured or unsecured.

⁴ Data newly available in January 1989 result in breaks in many series between December 1988 and subsequent months.

Source: Board of Governors of the Federal Reserve System.